

Fill in this information to identify the case:

Debtor 1 Brian K Perina

Debtor 2 Suzanne Marie Perina  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 17-82896

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as  
Name of creditor: Trustee of the Cabana Series IV Trust

Court claim no. (if known): 2

Last 4 digits of any number you use to  
identify the debtor's account:

7 3 3 9**Date of payment change:**Must be at least 21 days after date  
of this notice10/01/2020**New total payment:**\$ 942.15

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 392.57New escrow payment: \$ 391.83**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Brian K Perina Case number (if known) 17-82896  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons Date 08/25/2020  
Signature

Print: Molly Slutsky Simons Title Attorney for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 20, 2020

BRIAN PERINA  
 SUZANNE PERINA  
 1811 RIVER TERRACE DR  
 JOHNSBURG IL 60051

Loan: 

Property Address:  
 1811 WEST RIVER TERRACE DRIVE  
 JOHNSBURG, IL 60050

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2020 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2020:
Principal & Interest Pmt:	550.32	550.32
Escrow Payment:	392.57	391.83
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$942.89	\$942.15

Escrow Balance Calculation	
Due Date:	Oct 01, 2019
Escrow Balance:	(3,485.40)
Anticipated Pmts to Escrow:	4,710.84
Anticipated Pmts from Escrow (-):	1,341.81
Anticipated Escrow Balance:	(\$116.37)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	578.87	(4,270.54)
Jul 2020	381.47	392.57			*	960.34	(3,877.97)
Aug 2020	381.47	392.57			*	1,341.81	(3,485.40)
Sep 2020	381.47		1,341.81		* County Tax	381.47	(3,485.40)
					Anticipated Transactions	381.47	(3,485.40)
Aug 2020		4,318.27					832.87
Sep 2020		392.57		1,341.81	County Tax		(116.37)
	\$1,144.41	\$5,495.98	\$1,341.81	\$1,341.81			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,341.81. Under Federal law, your lowest monthly balance should not have exceeded 762.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 20, 2020

BRIAN PERINA

Loan: **Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(116.37)	391.78
Oct 2020	391.83			275.46	783.61
Nov 2020	391.83			667.29	1,175.44
Dec 2020	391.83			1,059.12	1,567.27
Jan 2021	391.83			1,450.95	1,959.10
Feb 2021	391.83			1,842.78	2,350.93
Mar 2021	391.83			2,234.61	2,742.76
Apr 2021	391.83			2,626.44	3,134.59
May 2021	391.83			3,018.27	3,526.42
Jun 2021	391.83	1,390.10	County Tax	2,020.00	2,528.15
Jun 2021		1,970.00	Homeowners Policy	50.00	558.15
Jul 2021	391.83			441.83	949.98
Aug 2021	391.83			833.66	1,341.81
Sep 2021	391.83	1,341.81	County Tax	(116.32)	391.83
	<u>\$4,701.96</u>	<u>\$4,701.91</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 391.83. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 783.65 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (116.37). Your starting balance (escrow balance required) according to this analysis should be \$391.78. This means you have a shortage of 508.15. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,701.91. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	<b>Document</b>
Unadjusted Escrow Payment	391.83
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$391.83

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In Re:

Case No. 17-82896

Brian K Perina  
Suzanne Marie Perina

Chapter 13

Debtors.

Hon. Judge Thomas M. Lynch

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**CERTIFICATE OF SERVICE**

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The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on August 25, 2020, before the hour of 5:00 p.m.

Nathan E Curtis, Debtors' Counsel  
ndil@geracilaw.com

Jason K Nielson, Debtors' Counsel  
ndil@geracilaw.com

Lydia Meyer, Trustee  
ecf@lsm13trustee.com

Patrick S Layng, U.S. Trustee  
USTPRegion11.MD.ECF@usdoj.gov

Brian K Perina, Debtor  
1811 River Terrace Dr  
Unit  
Johnsburg, IL 60051

Suzanne Marie Perina, Debtor  
1811 River Terrace Dr  
Unit  
Johnsburg, IL 60051

Dated: August 25, 2020

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)

Sottile & Barile, Attorneys at Law

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)

Attorney for Creditor